

<b>Information to identify the case:</b>			
Debtor 1	<b>Rita D. Sims</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>16-23396-CMB</b>			
Social Security number or ITIN		<b>xxx-xx-2402</b>	
EIN		--_-----	
Social Security number or ITIN		-----	
EIN		--_-----	
Date case filed for chapter		<b>13 9/12/16</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/15

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Rita D. Sims	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	1216 Huron Ave New Castle, PA 16101	
<b>4. Debtor's attorney</b> Name and address	Michael C. Eisen M. Eisen and Associates PC 6200 Babcock Boulevard Pittsburgh, PA 15237	Contact phone 412-367-9005
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566
<b>6. Bankruptcy clerk's office</b>	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open Monday – Friday 9:00 AM – 4:30 PM Contact phone 412-644-2700 Date: 10/11/16

The Court uses an electronic filing system and filers must follow the Court's Local Rules governing the manner in which documents must be filed. Persons not represented by an attorney may file paper documents at this address. You may inspect all records filed in this case at this office or online at [www.pacer.gov](http://www.pacer.gov).  
**Photo ID/Delays:** For security reasons, you may encounter delays when attending court hearings. You should be prepared to show Photo Identification when attending these proceedings. Please plan accordingly.

**For more information, see page 2**

**Debtor's Photo ID and Social Security Card Must be Presented at the 341 Meeting**

**Filing deadline: 3/13/17**

For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

**Filing deadline:** 30 days after the conclusion of the meeting of creditors

**11/14/16 at 11:00 AM, Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise. The debtor is required to timely make all payments to the trustee. The first payment is due (30) days after the Chapter 13 Plan has been filed. Any failure to make preconfirmation payments to the trustee may result in the dismissal of the case on the trustee's written or oral motion made prior to or at the plan confirmation hearing.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Rita D. Sims  
 Debtor

Case No. 16-23396-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: lfin  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 33

Date Rcvd: Oct 11, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2016.

db +Rita D. Sims, 1216 Huron Ave, New Castle, PA 16101-4441  
 aty +Joshua I. Goldman, KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702  
 14287970 +AAFA of Ohio, Inc. dba Purpose Money, 669 McCartney Road, Youngstown, OH 44505-5016  
 14287975 +Aspen Dental, 1320 Boardman Poland Road, Youngstown, OH 44514-3912  
 14287976 +Beta Finance Company Inc, c/o National Financial Group, Inc., 6110 Executive Blvd, Ste 100,  
 Rockville, MD 20852-3928  
 14287977 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157  
 (address filed with court: Columbia Gas, Revenue Recovery,  
 200 Civic Center Drive, 11th Floor, Columbus, OH 43215)  
 14287982 +JP Recovery Services, Inc., PO Box 16749, Rocky River, OH 44116-0749  
 14287983 +Lucien Diagnostic Imaging, c/o Collection Service Center, PO Box 1623,  
 Butler, PA 16003-1623  
 14287986 +New Castle Sanitation Authority, 110 East Washington Street, PO Box 1404,  
 New Castle, PA 16103-1404  
 14287987 +North Shore Agency, PO Box 4945, Trenton, NJ 08650-4945  
 14287990 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421  
 14287991 +Progressive Insurance, PO Box 7247-0311, Philadelphia, PA 19170-0001  
 14287992 +Sherri Braunstein, Esq., Udren Law Offices PC, Woodcrest Corporate Center,  
 111 Woodcrest Road, Ste 200, Cherry Hill, NJ 08003-3620

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: attorneyeisen@yahoo.com Oct 12 2016 02:10:52 Michael C. Eisen,  
 M. Eisen and Associates PC, 6200 Babcock Boulevard, Pittsburgh, PA 15237  
 smg E-mail/Text: RVSCBICNOTICE1@state.pa.us Oct 12 2016 02:11:16 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Oct 12 2016 02:11:27  
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,  
 Pittsburgh, PA 15222-3721  
 14287974 E-mail/Text: bnc@trustamerifirst.com Oct 12 2016 02:11:10  
 Amerifirst Home Improvement Finance Co., 11171 Mill Valley Road, Omaha, NE 68154  
 14287971 +E-mail/Text: bk@rgsfinancial.com Oct 12 2016 02:10:57 Ace Cash Express, c/o RGS Financial,  
 PO Box 852039, Richardson, TX 75085-2039  
 14287973 +EDI: AIS.COM Oct 12 2016 01:53:00 American InfoSource as agent for, Midland Funding, LLC,  
 PO Box 268941, Oklahoma City, OK 73126-8941  
 14287972 +EDI: AIS.COM Oct 12 2016 01:53:00 American InfoSource as agent for, Verizon,  
 PO Box 248838, Oklahoma City, OK 73124-8838  
 14287978 +EDI: CREDPROT.COM Oct 12 2016 01:53:00 Comcast, c/o Credit Protection Association LP,  
 13355 Noel Road, Dallas, TX 75240-6837  
 14287979 +E-mail/Text: admin@forestrecoveryservices.com Oct 12 2016 02:11:55 Ehrlich Pest Control,  
 c/o Forest Recovery Services, LLC, PO Box 83, Barrington, IL 60011-0083  
 14287980 +E-mail/Text: bknotice@erccollections.com Oct 12 2016 02:11:32 Enhanced Recovery Company,  
 8014 Bayberry Road, Jacksonville, FL 32256-7412  
 14287984 +EDI: AFNIRECOVERY.COM Oct 12 2016 01:53:00 MCI, c/o Afni, Inc, 404 Brock Drive,  
 PO Box 3427, Bloomington, IL 61702-3427  
 14287985 +E-mail/Text: egssupportservices@egsgrp.com Oct 12 2016 02:11:35 MedExpress Urgent Care,  
 c/o NCO Financial Systems, Inc., 5 Penn Center West, Ste 100, Pittsburgh, PA 15276-0126  
 14287988 +E-mail/Text: bankruptcy@firstenergycorp.com Oct 12 2016 02:11:29 Penn Power,  
 6896 Miller Road, Ste 204, Brecksville, OH 44141-3222  
 14287989 +E-mail/Text: csc.bankruptcy@amwater.com Oct 12 2016 02:11:59 Pennsylvania American Water,  
 PO Box 578, Alton, IL 62002-0578  
 14292496 EDI: Q3G.COM Oct 12 2016 01:53:00 Quantum3 Group LLC as agent for, Sadino Funding LLC,  
 PO Box 788, Kirkland, WA 98083-0788  
 14287993 +EDI: SWCR.COM Oct 12 2016 01:53:00 Southwest Credit, 4120 International Pkwy, Ste 1100,  
 Carrollton, TX 75007-1958  
 14287994 +E-mail/Text: bankruptcy@cavps.com Oct 12 2016 02:11:38 Sprint,  
 c/o Cavalry Portfolio Services, LLC, PO Box 1017, Hawthorne, NY 10532-7504  
 14287995 +EDI: BASSASOC.COM Oct 12 2016 01:53:00 United Consumer Financial Services,  
 c/o Bass & Associates, PC, 3936 E. Ft. Lowell, Ste 200, Tucson, AZ 85712-1083  
 14287996 +E-mail/Text: Supportservices@receivablesperformance.com Oct 12 2016 02:11:56  
 Verizon Internet/Fios, c/o RPM, 20816 44th Ave W, Lynnwood, WA 98036-7744  
 TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr PNC BANK, National Association  
 14303597\* +AAFA of Ohio, Inc. dba Purpose Money, 669 McCartney Road, Youngstown, OH 44505-5016  
 14303600\* ++AMERIFIRST HOME IMPROVEMENT FINANCE, 11171 MILL VALLEY ROAD, OMAHA NE 68154-3933  
 (address filed with court: Amerifirst Home Improvement Finance Co., 11171 Mill Valley Road,  
 Omaha, NE 68154)  
 14303598\* +Ace Cash Express, c/o RGS Financial, PO Box 852039, Richardson, TX 75085-2039  
 14303599\* +American InfoSource as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838

District/off: 0315-2

User: lfin  
Form ID: 309I

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Total Noticed: 33

Date Rcvd: Oct 11, 2016

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*  
14303601\* +Beta Finance Company Inc, c/o National Financial Group, Inc., 6110 Executive Blvd, Ste 100,  
Rockville, MD 20852-3928  
14303602\* +Ehrlich Pest Control, c/o Forest Recovery Services, LLC, PO Box 83,  
Barrington, IL 60011-0083  
14303603\* +Enhanced Recovery Company, 8014 Bayberry Road, Jacksonville, FL 32256-7412  
14303604\* +Imperial Credit Systems, Inc., 125 N. Parkside Drive, Ste 302,  
Colorado Springs, CO 80909-7025  
14303605\* +JP Recovery Services, Inc., PO Box 16749, Rocky River, OH 44116-0749  
14303606\* +North Shore Agency, PO Box 4945, Trenton, NJ 08650-4945  
14303607\* +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421  
14303608\* +Sherri Braunstein, Esq., Udren Law Offices PC, Woodcrest Corporate Center,  
111 Woodcrest Road, Ste 200, Cherry Hill, NJ 08003-3620  
14303609\* +Southwest Credit, 4120 International Pkwy, Ste 1100, Carrollton, TX 75007-1958  
14303610\* +United Consumer Financial Services, c/o Bass & Associates, PC, 3936 E. Ft. Lowell, Ste 200,  
Tucson, AZ 85712-1083  
14287981 ##+Imperial Credit Systems, Inc., 125 N. Parkside Drive, Ste 302,  
Colorado Springs, CO 80909-7025

TOTALS: 1, \* 14, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 13, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on October 11, 2016 at the address(es) listed below:

Joshua I. Goldman on behalf of Creditor PNC BANK, National Association bkgroup@kmlawgroup.com  
Michael C. Eisen on behalf of Debtor Rita D. Sims attorneyeisen@yahoo.com, aarin96@hotmail.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 4